

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 13-15536-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Afshin Amirhosseini
4263 Jefferson Oaks Circle, Unit I
Fairfax, VA 22033

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7177

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Afshin Amirhosseini is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 24, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Afshin Amirhosseini
 Debtor

Case No. 13-15536-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Mar 25, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2014.

db
 12127640 +Afshin Amirhosseini, 4263 Jefferson Oaks Circle, Unit I, Fairfax, VA 22033-4085
 12127641 +ACS Education Services/Access Grp, 501 Bleecker St, Utica, NY 13501-2401
 12127642 +AES Grad Services/Key Bank, 1200 N 7th Street 3rd Floor, Harrisburg, PA 17102-1419
 12166217 +Allied Interstate Inc/JC Penney, 3000 Corporate Exchange Dr, Columbus, OH 43231-7684
 12127647 +Dr. Pishdad Potomac Dental Group, P.A., 10000 Falls Rd., Suite 301, Potomac, MD 20854-4103
 12127648 +Equifax, P.O. Box 105285, Atlanta, GA 30348-5285
 12127648 +Experian, Box 9701, Allen, TX 75013-9701
 12127649 +Fairfax County Employees Credit Union, 4201 Members Way, Fairfax, VA 22030-5500
 12166218 Johns Hopkins Physicians, PO Box 64896, Baltimore, MD 21264-4896
 12127652 +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968
 12127659 KeyCorp Student Loan Strust/AES, P.O. Box 2641, Harrisburg, PA 17105
 12127662 +SOFUCU/MasterCard, PO Box 14542, Des Moines, IA 50306-3542
 12127661 Society Natl/PHEAA, P.O. Box 8155, Harrisburg, PA 17105
 12127663 +Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
 12127664 +The Johns Hopkins Hospital, P.O. Box 11756, Newark, NJ 07101-4756
 12127665 +TransUnion, P O Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QDFKING.COM Mar 26 2014 02:13:00 Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
 12127643 EDI: BANKAMER.COM Mar 26 2014 02:13:00 Bank of America, P.O. Box 982238, El Paso, TX 79998
 12127645 +EDI: CHASE.COM Mar 26 2014 02:13:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 12127646 +EDI: CITICORP.COM Mar 26 2014 02:13:00 Citi Cards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
 12127651 +EDI: RMSC.COM Mar 26 2014 02:13:00 GE Capital/JC Penny, PO BOX 965007, Orlando, FL 32896-5007
 12127660 +EDI: SALMAESERVICING.COM Mar 26 2014 02:13:00 Sallie Mae, 11100 USA Pkwy, Fishers, IN 46037-9203

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12127644* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 12127650* +Fairfax County Employees Credit Union, 4201 Members Way, Fairfax, VA 22030-5500
 12127653* +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968
 12127654* +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968
 12127655* +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968
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 12127657* +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968
 12127658* +KeyBank National Association/AES, P.O. Box 94968, Cleveland, OH 44101-4968

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2014 at the address(es) listed below:

Donald F. King Kingtrustee@ofplaw.com, val3@ecfcbis.com;dfking@ecf.epiqsystems.com
 Robert R. Weed on behalf of Debtor Afshin Amirhosseini robertweedlaw@yahoo.com,
 atty_robertweedcases@trustesolutions.com;Rvnotices@gmail.com;robertweedcases@gmail.com

TOTAL: 2